



The Blue Card Claim Process

BlueCard is a national program offered through the Blue Cross and Blue Shield Association, enabling members of one Blue Plan to obtain health care service benefits while traveling or living in another Blue Plan's service area.

Once the clinic has verified coverage, confirmed the provider's network status* and reviewed the Medical Review Policy (MRP)

1 the provider identifies the member's BCBS Plan or national account. **2** The provider submits the claim to the Local BCBS office. **3** The local BCBS receives the claim, identifies the member, and **4** electronically routes the claim to the member's BCBS Plan. **5** The member's BCBS Plan then processes the claim and **6** transmits payment approval to the local plan. **7** The local BCBS Plan pays the provider as directed by the member's benefit plan.

**Note: this would also apply if the doctor is out of network (OON) and has agreed to submit OON claims.*

